



PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:  
LASCELLES, et al.

Application No.: 09/991,894

Filed: November 13, 2001

For: ON-LINE BALANCE TRANSFERS

Atty. Docket No.: NEXTP009

Examiner: Unassigned

Group: 2165

Date: December 17, 2001

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on December 17, 2001.

Signed: \_\_\_\_\_

*Pat Tate*  
Pat Tate

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 CFR §§1.56 AND 1.97(c) BEFORE MAILING OF A FIRST OFFICE ACTION**

Assistant Commissioner for Patents  
Washington, DC 20231

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is being filed within three (3) months of the filing date of the above-referenced application. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No. NEXTP009).

Respectfully submitted,

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<b>Form 1449 (Modified)</b>  <b>Information Disclosure Statement By Applicant</b>  (Use Several Sheets if Necessary)	Atty Docket No. NEXTTP009 Application No.: 09/991,894 Inventor Lascelles, et al Group 2165 Filing Date November 13, 2001
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## U.S. Patent Documents

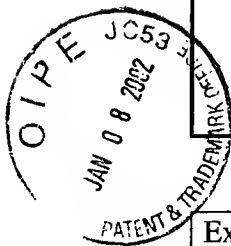
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	B	5,239,462	Aug 24, 1993	Jones, et al	364	408	Feb. 25, 1992
	C	5,262,941	Nov. 16, 1993	Saladin, et al	364	408	Mar 30, 1990
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Examiner /Ella Colbert/ (03/07/2011)				Date Considered 03/07/2011			

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

**Form 1449 (Modified)****Information Disclosure  
Statement By Applicant**

(Use Several Sheets if Necessary)

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 Group 2165  
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							Yes	No
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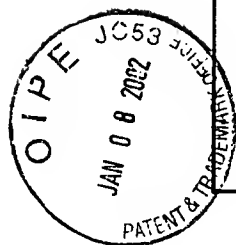
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Date Considered 03/07/2011

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /E.C./

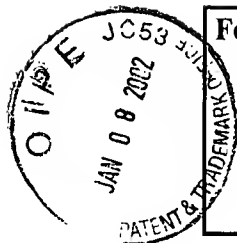
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	LLL	Kantrow, Yvette D., "Banks Press Cardholders to Take Cash Advances", American Banker, v157, n18, pg. 1. <del>Date Unknown.</del>
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	QQQ	Phillips 66 Introduces Mastercard with Rebate Feature", PR Newswire, Sept 14, 1995.
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	SSS	Sherman, Lee, "Wells Fargo Writes a New Online Script", Interactive Week, V5, n31, pg 19, Aug 1998.
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